

UNITED STATES BANKRUPTCY COURT
Northern District of Georgia (Atlanta)

IN RE:

Keidra Aiesha Ali-Gadson,
Debtor(s).

CASE NO: 19-59740
CHAPTER: 13

NOTICE OF TEMPORARY FORBEARANCE

Bankruptcy Court Claim Number:	<u>6</u>
Effective Date of Forbearance:	<u>04/01/2020</u>
Number of monthly payments in Forbearance:	<u>3</u>

Wells Fargo Bank, N.A. ("Creditor\Serviceicer") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and Creditor\Serviceicer has provided a temporary suspension of mortgage payments. This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During this short-term relief, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification. If full or partial payments continue to be received during the forbearance period, Creditor\Serviceicer will apply such payment(s) pursuant to standard operating procedures.

During the forbearance period and up to and including the time when that period ends, Creditor\Serviceicer will work with the Debtor, the Debtor's attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval. NOTE: This Temporary Forbearance does not forgive any indebtedness; it only suspends the date that such indebtedness must be paid.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

/s/ Eugenia Lee Hodges
VP Loan Documentation

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia (Atlanta)

Chapter 13 No. 19-59740

Judge: Chief Judge Wendy L. Hagenau

In re:

Keidra Aiesha Ali-Gadson

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on or before May 11, 2020, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Keidra Aiesha Ali-Gadson
1691 Tree Line Rd
Lithonia, GA 30058

Debtor's Attorney: By CM / ECF Filing:

E. L. Clark
Clark & Washington, LLC
Bldg. 3
3300 Northeast Expwy.
Atlanta, GA 30341

Trustee: By CM / ECF Filing:

Nancy J. Whaley
Nancy J. Whaley, Standing Ch. 13 Trustee
303 Peachtree Center Avenue
Suite 120, Suntrust Garden Plaza
Atlanta, GA 30303

/s/ John Shelley

InfoEx, LLC

(as authorized agent for Wells Fargo Bank, N.A.)